xerox

Retailer Policy & Procedures Manual

for EBT Program using Omni 3200 POS Devices

Retailer Customer Service Call Center

Refer to the Quick Reference Guide provided with your POS device

Table of Contents

Introduction 2
Welcome to the Electronic Benefits Transfer (EBT) Program 2

I. How to Use this Manual 3
Format and Organization 3
Where to Call for Help 3

II. Overview of the EBT Program 4
EBT Program Purpose 4
How Xerox Supports the Retailer 4
EBT Program General Policies and Guidelines 4

III. Supplemental Nutrition Assistance Program (SNAP) 6
U.S. Department of Agriculture Food and Nutrition Service EBT Program Regulations 6

IV. The EBT Card & Personal Identification Number (PIN) 7
The EBT Card 7
Personal Identification Number (PIN) 7

V. Point-Of-Sale (POS) Equipment 8
Requirements and Description 8

VI. Retailer Service / Customer Service Call Center 9
Retailer Customer Service Call Center Telephone Numbers 9
Manual Voucher Authorization 9

VII. EBT Cardholder Relations 10
Service 10
Confidentiality 10

VIII. Signage, Supplies and Record Retention 11
Signage 11
Supplies for Exempt EBT-Only POS Equipment Retailers 11
Record Retention 11

IX. Manual Voucher Processing Procedures 12
When to Process a Manual Voucher Transaction 12
Manual Voucher Description 14
Completing a Manual Voucher Transaction 15
Processing a Manual EBT Transaction 15
Declared Emergency Authorization 17

X. Automated Clearing House (ACH) 18
What Is ACH? 18
When are ACH Credits Available at the Bank? 18
How Will a Retailer Know if the Amount of the ACH Credit is Correct? 18
What if a Retailer Changes Banks, Bank Account Numbers, or TPPs? 18

XI. Maintenance & Troubleshooting EBT-Only Terminals 19
Daily Preparation 20
Printing on the OMNI 3200SE 20
Maintaining the OMNI 3200SE POS Device 22
Troubleshooting 22
Error Messages 25

XII. POS Device Administrative Functions 30
Add Clerk 30
Delete Clerk 30
Change Clerk Password 31
Settle/Clear Voucher Transaction 32
Clerk Totals Report 32
POS Device Totals Report 33
Retailer Totals Report 33
Shift Totals Report 34
Reset Shift Totals 34
Reprint Last Receipt 35
Set/Reset Training Mode 35
Print and Reset Retailer Receipt Copies 36
Print and Reset Receipt Copies 36
Print Terminal Configuration 37
Communication Test 37

XIII. EBT-Only POS Terminal Transactions 38
Logon POS Device/Clerk..... 38
Logoff Clerk/POS Device..... 39
Logoff Clerk/POS Device - Receipt 40
SNAP Benefit Purchase - Card Swipe..... 41
SNAP Benefit Purchase Receipts..... 43
SNAP Benefit Purchase - Manual Entry 44
SNAP Benefit Return - Card Swipe 46
SNAP Benefit Return Receipts 48
SNAP Benefit Return - Manual Entry..... 49
Balance Inquiry - Card Swipe 51
Balance Inquiry Receipt..... 52
Balance Inquiry - Manual Entry..... 53
Void Last Transaction 55
Void Last Transaction Receipt 57

XIV. Frequently Asked Questions 58

XV. Glossary of EBT Program and Related Terms.....60

Introduction

Welcome to the Electronic Benefits Transfer (EBT) Program

The State/Commonwealth agency that administers the EBT Program has contracted with Xerox State & Local Solutions, Inc. (Xerox) to implement and deliver Supplemental Nutrition Assistance Program (SNAP) and/or cash benefits electronically. The program follows federal regulations adopted by the United States Department of Agriculture (USDA) Food and Nutrition Service (FNS) for administering SNAP benefits.

The EBT Program provides qualified recipients with electronic access to SNAP and/or cash benefits through Point-of- Sale (POS) devices using EBT cards with personal identification numbers (PINs).

Xerox has designed this EBT Retailer Policy and Procedures Manual to provide the information needed to understand and participate in the EBT program. Retailers who qualify for State/Commonwealth provided EBT-Only equipment will receive this manual. Retailers using their own equipment to process EBT transactions will rely on the user's manual provided by a third-party processor (TPP) or POS equipment provider. All retailers who participate in the EBT Program will follow procedures presented in the appropriate manual.

Note: The Agricultural Act of 2014, also known as the Farm Bill, drastically changed the practice of deploying State/Commonwealth-provided POS equipment to retailers. Only retailers falling into certain select business categories, as defined by FNS, qualify for State/Commonwealth-provided POS equipment. These retailers are referred to as "exempt retailers".

These business types are limited to:

- (AD) Drug and Alcohol Treatment Facilities
- (BC) Non-profit food buying cooperatives
- (BW) Shelters for Battered Women and Children
- (CD) Communal Dining Facilities
- (DF) Direct Marketing Farmer
- (FM) Farmers Markets
- (GL) Group Living arrangements
- (HP) Homeless Meal Providers
- (MC) Military Commissaries
- (MD) Meal Delivery Services
- (SC) Senior Citizens Center/Residential Building

For more information on the Agricultural Act of 2014, refer to Title IV—Nutrition, Subtitle A, at the URL listed below.

http://www.gpo.gov/fdsys/pkg/BILLS-113hr2642enr/pdf/BILLS-113hr2642enr.pdf

I. How to Use this Manual

Format and Organization

This manual is designed to provide needed information to retailers so that they are able to participate and understand the EBT Program. The Manual is designed in two primary sections, the first containing policies and procedures and the second containing EBT-only transaction instructions.

Participating retailers may not discriminate against EBT customers in any way. Food stamp and public assistance program customers are an important part of the customer population and must be treated with the same level of courtesy and respect that any other customer receives.

Where to Call for Help

RETAILER ASSISTANCE	
General Assistance (all Retailers) Manual Voucher Approval (all Retailers) EBT-Only Retailer Equipment and Settlement	Refer to the Quick Reference Guide for information
Commercial Retailer Equipment and Settlement	Contact your TPP or corporate Help Desk
CUSTOMER ASSISTANCE	
Cardholder Customer Service	The toll-free Cardholder Customer Service telephone number is on the back of the EBT card

II. Overview of the EBT Program

EBT Program Purpose

The purpose of EBT is to provide an efficient system for the distribution of SNAP. The system uses the existing electronic infrastructure to deliver benefits quickly and safely to EBT cardholders.

How Xerox Supports the Retailer

Xerox provides the necessary training and assistance to qualified FNS-authorized retailers:

- To clarify EBT program policies and procedures, to address training issues and to request other assistance and information,
- To provide manual voucher approval for all retailers, and customers,
- To provide assistance with equipment or settlement issues for qualified EBT-Only retailers.

Retailers who own or lease their POS equipment should call their respective Third Party Processor's (TPP's) Help Desk for assistance with equipment or settlement issues.

EBT Program General Policies and Guidelines

The following program policies and guidelines apply to all retailers who choose to participate in the EBT program.

a) EBT retailers must comply with the U.S. Department of Agriculture's Food and Nutrition Service (FNS/SNAP) Regulations. The FNS/SNAP regulations remain in effect under the EBT Program.

b) Retailers must make those records available for an audit upon request of representatives of Xerox or authorized state and federal government agencies during the retailers normal business hours. In addition, upon written notice from Xerox, a retailer must deliver the requested EBT related documents for review within 14 business days.

c) Retailers may not enter a customer's PIN for them. Customers must enter his/her own PIN.

d) EBT-only retailers must give EBT cardholders a printed POS device receipt for each transaction in addition to the normal cash register receipt. (Some TPPs' integrated systems may produce a single cash register/EBT receipt.) When using manual vouchers, retailers must give EBT cardholders their copy of the manual voucher..

e) Retailers are asked to place a QUEST® window decal in the front window or on the entrance door to inform EBT cardholders they can use their cards at this location.

f) EBT-only retailers must report settlement bank account changes to Xerox in writing, 14 days prior to the effective date for the new account.

g) Retailers must return all State-Issued EBT-Only equipment if leaving the EBT Program or opting to use a TPP. Retailers must call the Retailer Customer Service Call Center for procedures regarding the return of the equipment.

h) In addition to processing transactions for in state EBT customers using their EBT Cards, retailers are also required to process transactions for out-of-state customers, who use their state's EBT card.

III. Supplemental Nutrition Assistance Program (SNAP)

U.S. Department of Agriculture Food & Nutrition Service EBT Program Regulations

Retailers must continue to follow the EBT Program regulations as issued by the FNS, under the EBT SNAP Program.

Eligible Food Purchases

The following is a review of those food categories that can be purchased with SNAP benefits:

(a) Any food intended to be eaten at home by people, including snacks, beverages, and seasonings.
(b) Seeds and plants to grow food (not flowers or birdseed).
(c) Cold prepared items, such as salads and sandwiches, intended to be eaten at home.
(d) Food purchased cold, then heated in the store and consumed outside the store.

Ineligible Food Purchases

Funds in the EBT cardholder's SNAP benefit account cannot be used to purchase the following items:

(a) Alcoholic beverages and cigarettes/tobacco products.
(b) Hot foods ready to eat.
(c) Hot or cold food to be eaten at a lunch counter, in a dining area, or anywhere else in the store.
(d) Vitamins or medicines.
(e) Pet foods.
(f) Any non-food items such as tissues, soaps, or other household goods.
(g) Deposit fees for any returnable bottle or can.

At no time may a retailer exchange food stamp benefits for cash.

Information for this section was taken from the FNS SNAP Program Training Guide for Retailers published by the FNS. For a copy of this Guide, contact the Food and Nutrition Services Office in your area.

IV. The EBT Card & Personal Identification Number (PIN)

The EBT Card

The EBT card allows a cardholder to use SNAP benefits at FNS-authorized retailers through POS devices. An EBT cardholder can also obtain the current SNAP benefit account balance by referring to his/her last receipt, doing a balance inquiry at a POS device or ATM, or by calling the EBT Cardholder Customer Service telephone number located on the back of the EBT card.

The EBT card is a plastic card the same size as credit, debit, or ATM cards. The EBT cardholder's Primary Account Number (PAN) is located on the face of the card. The back of the card contains the EBT cardholder's signature and a magnetic stripe that contains the information needed to process an EBT transaction through the POS device. The EBT cardholder uses the same card month after month.

In addition to processing transactions for in-state EBT cardholders, retailers are also required to process transactions for EBT cardholders from other states.

Personal Identification Number (PIN)

The PIN is a four-digit confidential number used in conjunction with the EBT card to ensure only an authorized person accesses the benefit account. The system considers a PIN to be an electronic signature. The retailer is not responsible for verifying identity, or the signature on the back of the EBT card for POS transactions. Thus, the retailer assumes no liability for performing an EBT transaction as long as the EBT cardholder enters a correct PIN and the EBT system authorizes the transaction. Retailers will not be asked to confiscate EBT cards for any reason. The retailer should report suspected fraud issues to FNS.

If an EBT cardholder enters an incorrect PIN three times within a 24 hour period, his/her card is suspended. The PIN is reset after midnight of the last invalid PIN attempt. If the EBT cardholder does not remember the PIN, the EBT cardholder should call the Cardholder Customer Service telephone number located on the back of the card for instructions. If a card is lost or damaged, the EBT cardholder must report it immediately to the Cardholder Customer Service telephone number.

V. Point-Of-Sale (POS) Equipment

Requirements and Description

The EBT-only device transactions section only provides instructions for operating EBT-only equipment. All other retailers should use the Operations Manual provided by their TPP.

Combination Terminal / Printer

The POS device is an electronic transaction terminal capable of data input, processing, and high-speed transmittal of EBT transactions. The POS device communicates with the host computer via a standard analog telephone line to obtain transaction authorizations for EBT transactions and other necessary retailer functions.

The POS device consists of a magnetic-stripe card reader, a multi-line read-out screen for displaying data input prompts and messages, and a thermal paper printer for receipts. All EBT cardholder transactions require the entry of the card number by swipe or manual entry, the retailer choosing the type of transaction (sale, refund, or balance inquiry) and entering the appropriate amount for the transaction. A complete step-by-step discussion of every transaction can be found in the EBT-Only Device Transactions section found at the end of this manual.

PIN pad

The PIN pad is connected to the POS device by a coiled expansion-cord that allows EBT cardholders to enter their four-digit PIN in as much privacy as possible during checkout in the retail store. The PIN pad provides a visual response in the form of a star (*) after each entry is made on the pad, but for security the actual entry will not be visible. The PIN pad is a secure device providing protection for the EBT cardholder's PIN from the instant each number is pressed throughout the entire transaction. The EBT cardholder-entered PIN must match the PIN on record to complete the transaction.

VI. Retailer Service / Customer Service Call Center

Retailer Customer Service Call Center Telephone Numbers

- All retailers should call the Retailer Customer Service Call Center for EBT policy and other general EBT information.
- All retailers should call the Retailer Customer Service Call Center for manual voucher authorizations.
- EBT-only retailers should call the Retailer Customer Service Call Center for settlement issues and questions.
- Retailers may initiate a correction request (adjustment) and may from time to time be called upon to respond to an issuer-initiated correction request. Retailers should call the Retailer Customer Service Call Center for help and guidance in processing these requests.
- EBT-only retailers should call the Retailer Customer Service Call Center for POS processing or equipment failure and other related problems and issues.
- Retailers must return all EBT-only equipment if leaving the EBT Program or opting to use a TPP. Retailers must call the Retailer Customer Service Call Center for procedures to return equipment.
- Retailers who own or lease their own POS equipment should call the TPP who drives their POS equipment for POS processing, supply, equipment failure, or settlement issues and problems at the telephone number supplied by their TPP or equipment provider.

Manual Voucher Authorization

The Automated Response Unit (ARU) will answer calls to the Xerox Retailer Customer Service Call Center for manual voucher authorization. The ARU offers computerized assistance to retailers for manual voucher authorization requests. If calling to obtain a manual voucher authorization number, retailers can work directly with the ARU when accepting manual vouchers.

For any problem or concern other than for a manual voucher authorization number, retailers must speak to a Customer Service Representative (CSR).

VII. EBT Customer Relations

Service

Retailers must accept EBT cards from other states. All states operate an EBT system which is interoperable with other state's EBT systems.

EBT cardholders should receive the same level of courtesy and respect that any other customer receives.

EBT cardholders using their card for SNAP benefits may use manufacturers' coupons like other customers as long as the items purchased are FNS/SNAP-eligible food items.

An EBT cardholder must receive a POS transaction receipt for every transaction processed with an EBT card. The receipt provides the EBT cardholder with valuable information, such as his/her account balance. Therefore, when the register receipt is separate from the POS receipt, remember to give the EBT cardholder the receipt along with the cash register receipt for every transaction.

The Cardholder Customer Service telephone number is located on the back of the EBT card.

Confidentiality

All information about EBT cardholders and transactions is confidential. Retailers may not give out information such as EBT card numbers, purchase amounts, or account balances to anyone not associated with the administration of the EBT Program. The confidentiality section in the retailer agreements reiterates this requirement.

If an investigator, auditor, or law enforcement official requests EBT information, retailers must ask the official for identification. **Retailers must then call the Retailer Customer Service Call Center for further instructions. The state agency in charge of EBT determines if information is to be released.**

VIII. Signage, Supplies and Record Retention

Signage

The only signage supplied for the EBT Program is the Quest window decals. Xerox provides retailers with the decals to be placed on either the front entrance door or on the front window to inform EBT cardholders that the store accepts their EBT cards. Each decal measures approximately 2 ½" x 4 ½". Additional decals may be ordered by calling the Retailer Customer Service Call Center.

Supplies for Exempt EBT-Only POS Equipment Retailers

Xerox provides an initial supply of printer paper rolls for the EBT-only retailers. Retailers may obtain subsequent supplies of printer thermal paper rolls from any general office supply store as needed. The POS device can use either of the following types of replacement paper:

- CRM0039 - High-grade thermal paper, 2-1/4 inch (57 mm) wide roll
- CRM0027 - Medium-grade thermal paper, 2-1/4 inch (57 mm) wide roll

Record Retention

FNS strongly urges retailers to maintain and preserve all financial records for a period of not less than six (6) months following the EBT benefit redemption. FNS also recommends that financial records involving matters of litigation will be kept for a period of not less than six (6) months following the termination of the litigation.

For EBT-only retailers, relevant financial records may include:

- POS terminal transaction tape.
- The retailer copy of manual vouchers.

Retailers using TPPs are urged to retain copies of the summary reports initiated by the TPP's system for a period of six (6) months, as well.

Retailers must make these records available for an audit upon request of representatives of Xerox or authorized state and federal government agencies during the retailer's normal business hours.

IX. Manual Voucher Processing Procedures

When to Process a Manual Voucher

A retailer will use the manual transaction process when electronic authorization for an EBT SNAP benefit transaction is not available. For example, a retailer may process a manual transaction if:

a) POS equipment is not functioning
b) The TPP system is down
c) The host computer is down and cannot accept communication from the retailer's POS device or TPP
d) The retailer is a non-electronic retailer
e) Telephone line is out of service

When the system or the equipment is not working, retailers can still conduct SNAP benefit transactions. Retailers must properly complete a manual voucher, including the EBT cardholder's signature on the manual voucher. The EBT cardholder's signature is substituted for the cardholder's PIN. A retailer must always obtain an approval number from the Retailer Customer Service Call Center prior to dispensing the purchased goods. This approval confirms the availability of funds and places a hold on the EBT cardholder's funds for the approved amount. The retailer must record the approval number on the manual voucher.

Retailers may use cellular telephones to call for authorization if regular telephones are not available.

Retailers receive credit for manual voucher transactions by performing a POS Manual Voucher Clear transaction. Once the POS device is working or the system is available, the retailer must complete a Manual Voucher Clear transaction on the POS device to complete the transaction. If a Manual Voucher Clear transaction is not processed, the retailer will not be paid for the food items sold. Retailers processing out-of-state manual vouchers should call the Retailer Customer Service Call Center telephone number on the back of the EBT card for authorization. **If the Retailer Customer Service Call Center telephone number does not appear on the back of the EBT card, the retailer should call the Cardholder Customer Service telephone number located on the back of the EBT card to obtain the Retailer Customer Service Call Center telephone number for that State.**

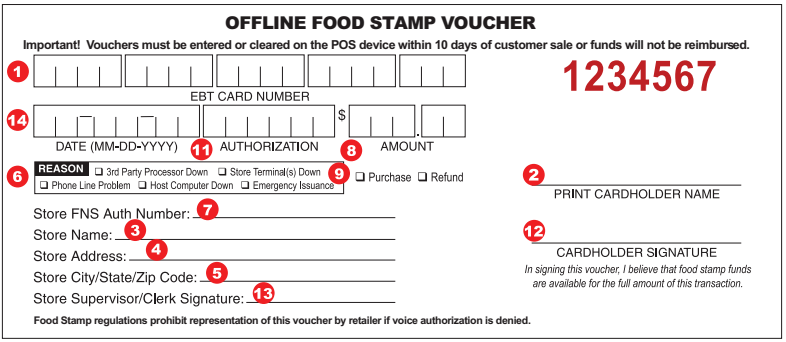
Retailers must properly complete a manual voucher, including the EBT cardholder's signature on the manual voucher. The EBT cardholder's signature is substituted for the cardholder's PIN. A retailer must always obtain an approval number from the Retailer Customer Service Call Center prior to handing over the purchased goods. This approval confirms the availability of the funds and places a hold on the EBT cardholder's funds for the approved dollar amount. The retailer must record the approval number on the manual voucher.

Manual Voucher Description

Xerox issues manual vouchers for use in processing EBT SNAP benefit transactions. Retailers may only use manual vouchers for SNAP benefit purchase or return transactions.

There is no cost to EBT-only retailers for manual vouchers. A sample manual voucher and instructions on completing the required information follow.

Manual vouchers may not always look exactly the same, although they contain the same information:



OFFLINE FOOD STAMP VOUCHER

Important! Vouchers must be entered or cleared on the POS device within 10 days of customer sale or funds will not be reimbursed.

1 EBT CARD NUMBER 1234567

14 DATE (MM-DD-YYYY) 11 AUTHORIZATION 8 $ AMOUNT .

6 REASON ❑ 3rd Party Processor Down ❑ Store Terminal(s) Down ❑ Phone Line Problem ❑ Host Computer Down ❑ Emergency Issuance

9 ❑ Purchase ❑ Refund

2 PRINT CARDHOLDER NAME

12 CARDHOLDER SIGNATURE

In signing this voucher, I believe that food stamp funds are available for the full amount of this transaction.

Store FNS Auth Number: 7

Store Name: 3

Store Address: 4

Store City/State/Zip Code: 5

Store Supervisor/Clerk Signature: 13

Food Stamp regulations prohibit representation of this voucher by retailer if voice authorization is denied.

Fill in the form as follows:

1. ***Print the cardholder's EBT card number.***
2. ***Print*** the EBT cardholder's name.
3. ***Print*** the store name.
4. ***Print*** the store address.
5. ***Print*** city, state and zip code.
6. ***Check (✓)*** reason for using manual voucher.
7. ***Print*** your seven-digit FNS authorization number.
8. ***Print*** the amount of the transaction. Retailer cannot alter this amount after the approval call.
9. ***Check (✓)*** type of transaction.
10. ***Call*** the Retailer Customer Service Call Center for manual voucher authorization number.
11. ***Print*** the manual voucher approval number here. This is the received from the ARU or Customer Service Representative (CSR).
12. ***Cardholder signs*** here. Only authorized persons may sign the voucher.
13. ***Retailer (checker or front-end supervisor) signs*** the manual voucher.
14. ***Print*** the date of the transaction.
15. ***Give a copy of voucher to cardholder.*** Give the cardholder the top (white) copy of the voucher and keep the bottom (buff) copy for your records. Federal Regulations require that copies be kept for three years.

Completing a Manual Voucher Transaction

Retailers must perform a Manual Voucher Clear transaction when the EBT system becomes available. This initiates the ACH payment.

The manual voucher must clear within 10 calendar days after the date of telephone authorization. **If the retailer does not clear the manual voucher within 10 calendar days after receiving telephone authorization, the authorization number expires. If a Manual Voucher Clear transaction is not processed, the retailer will not be paid for the food items sold.**

The EBT system will not release funds to the retailer's financial institution until the retailer performs a Manual Voucher Clear transaction on a POS device.

If the retailer does not complete the manual voucher properly, the retailer cannot use it in the future as a document of evidence to settle potential disputes with the EBT cardholder or Xerox.

Xerox provides the initial supply of manual vouchers with the EBT store signage. Retailers must use an original manual voucher form; therefore, a retailer should ensure there are a sufficient number of manual vouchers available at the retail location. Retailers may not use photocopies of manual vouchers. Retailers must call the Retailer Customer Service Call Center to receive more vouchers. Voucher supplies are provided free of charge to the retailer.

Processing a Manual EBT Transaction

Retailers should follow the procedures outlined below when processing a manual EBT transaction.

Step 1: Calculate the amount of the sale and ask the EBT cardholder to present his/her EBT card.

Step 2: Complete all sections of the manual voucher except for the authorization number, the amount, and the signatures. Complete the authorization number, authorized transaction amount, and the signatures after the telephone call to the Retailer Customer Service Call Center.

Have the total amount of the purchase available before calling the Retailer Customer Service Call Center. The caller must provide the ARU or the CSR with the exact dollar amount of the purchase or refund.

Step 3: Place the telephone call to the Retailer Customer Service Call Center. The ARU prompts the caller to enter the following information on the telephone keypad:

- Retailer's FNS Authorization Number
- EBT Card Number
- Transaction Type
- Exact Amount of the Transaction
- Voucher Number

If the retailer needs additional assistance, he/she can speak with a Customer Service Representative (CSR).

Step 4A: If the purchase is approved, write the authorization number on the manual voucher, fill in the exact authorized purchase amount, obtain the cardholder's signature, and ensure that the cashier signs the voucher. Be sure to fill in all blanks and make certain all signatures are on the voucher.

OR

Step 4B: If the transaction is denied, the retailer cannot finish completing the manual voucher. If the purchase is denied because of Non-Sufficient Funds (NSF), the retailer should request assistance from a CSR. The CSR will provide directions for completing the purchase.

There are two options: 1) The EBT cardholder can pay the difference between the amount of the purchase and the amount available in the SNAP benefit account; or 2) the EBT cardholder can reduce the amount of the purchase to a total equal to or less than the account balance.

The total purchase amount on the manual voucher cannot exceed the amount of benefits available in the EBT cardholder SNAP benefit account.

Step 5: Give the EBT cardholder the top (white) copy of the manual voucher. The second copy of the manual voucher is the retailer's copy.

Step 6: Retailers should complete a Manual Voucher Clear Transaction when the EBT equipment becomes operational.

Note: Retailers are urged to keep their copy of the manual voucher for six (6) months.

Important Reminders:

- **Retailer must complete the manual voucher and obtain the EBT cardholder's signature and the cashier's signature at the time of the sale.**
- **Retailer must call the Retailer Customer Service Call Center for an authorization number. The voucher cannot be paid without an authorization number.**
- **The retailer must clear manual vouchers within 15 days on his/her POS equipment or the retailer will not be reimbursed.**

Declared Emergency Authorization

In the event the host system is not working to issue authorization numbers and an emergency has been declared by the state agency, a message is placed on the ARU to inform retailers of the situation. In this limited circumstance, retailers are reimbursed for a manual voucher transaction without an authorization number. The ARU message informs the retailer of the amount per sale that is authorized. Retailers are not reimbursed for manual voucher transactions that are over the authorization amount.

X. Automated Clearing House (ACH)

What Is ACH?

ACH stands for Automated Clearing House. It is the way retailers are paid. Funds are settled directly to a retailer's designated retail bank account for all approved transactions. If the EBT-only retailer wants to change the bank account that ACH settlement is sent to, the retailer must notify the Retailer Customer Service Call Center or access the retailer portal at: www.ebt.acs-inc.com to obtain a Retailer Settlement Authorization Form.

When are ACH Credits Available at the Bank?

The system generates an ACH credit immediately following system cut-off each afternoon based on the retailer business day. The Xerox system has a system cut-off time of 3:30 p.m. Eastern Standard Time (EST). Retailers have selected a POS device cut-off time on the signed EBT agreement. If the selected cut-off time is after the system cut-off time, the ACH is sent the next business day. The funds are sent to the retailer's bank on a daily basis and become available based upon the individual bank's rules.

How Will a Retailer Know if the Amount of the ACH Credit is Correct?

The credit a retailer receives through ACH corresponds to the transaction total for the retailer business day. If the cut-off time specified to the EBT system ends after 3:30 p.m. (EST), the ACH reimbursement amount is for the prior business day. Individual bank policies also determine when ACH credit/debit is applied. This could delay a retailer's ACH reimbursement by an additional day after the respective business day.

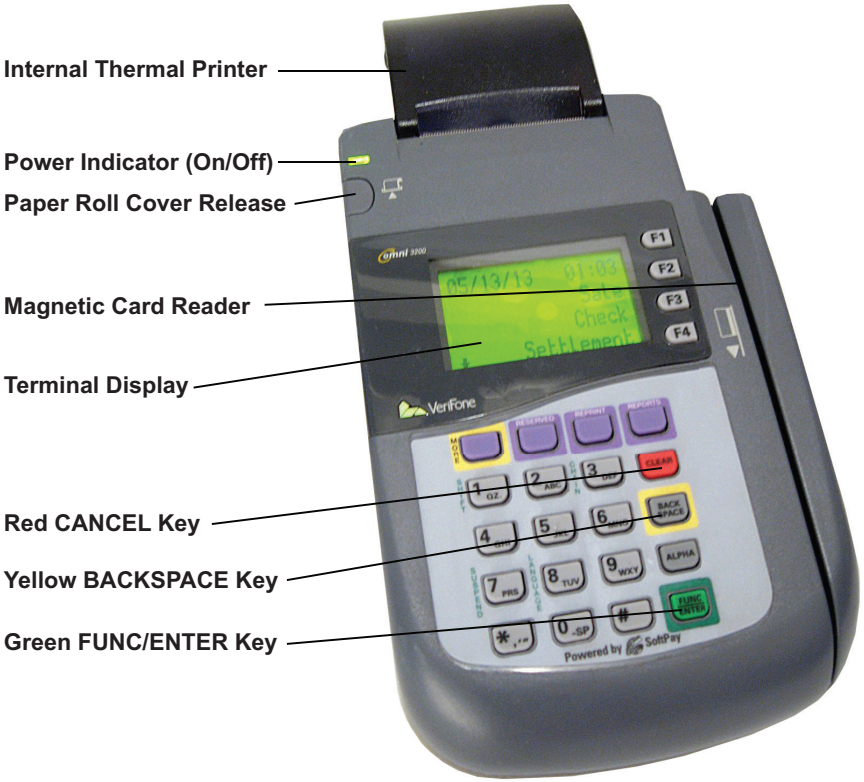
If a reimbursement credit does not arrive at a retailer's bank within three banking days of the respective retail business day, the retailer should first contact his/her bank to determine if all ACH credits have been posted for that day. The retailer can then call the Retailer Customer Service Call Center. A representative will research and help resolve the problem.

What if a Retailer Changes Banks, Bank Account Numbers, or TPPs?

It is critical that the EBT system has the correct and up-to-date banking information for all EBT-only retailers and that Xerox has the correct and current TPP information for all retailers. If the bank account is not current, the retailer cannot be paid. Retailers must call the Retailer Customer Service Call Center or access the retailer portal www.ebt.acs-inc.com to obtain a Retailer Settlement Authorization Form. Retailers must complete the form and mail it to the address identified on the form.

XI. Maintenance & Troubleshooting EBT-Only Terminals

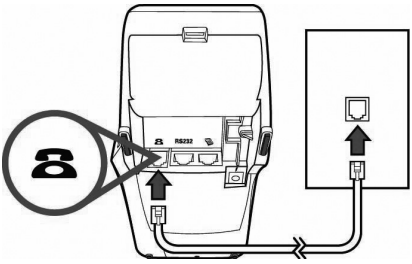
This section provides troubleshooting guidelines to help with installation and configuration of the OMNI 3200SE terminal. If during normal, day-to-day operation of the OMNI 3200SE terminal, minor malfunctions occur, please read through these troubleshooting examples. This section also contains typical examples of malfunctions that can occur while operating the POS equipment and lists steps to take to resolve them.



Daily Preparation

Check the POS terminal every day so it is ready when the store opens.

1. Make sure power switch is on.
2. Check all cable connections on the back of the terminal including the PIN pad, telephone line and power pack cable. A moving arrow should appear on the PIN pad.
3. Make sure the POS device screen displays initial screen prompts.
4. Check the printer's paper supply. Replace if low.



Printing on the OMNI 3200SE

A fast, quiet thermal printer is built in to the OMNI 3200SE. Because the printer receives power directly from the POS device, there are no additional cables to connect.

About Thermal Printer Paper

The OMNI 3200SE can use either of the following types of replacement paper:

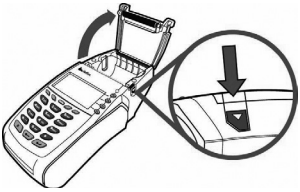
- CRM0039 - High-grade thermal paper, 2-1/4 inch (57 mm) wide roll
- CRM0027 - Medium-grade thermal paper, 2-1/4 inch (57 mm) wide roll

The OMNI 3200SE printer uses single-ply, thermal-sensitive roll paper that is 2-1/4 inches (57 millimeters) wide and about 82 feet (25 meters) long. Before you can process transactions, you must load a paper roll into the printer unit. This procedure is described in this section.

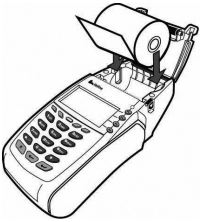
CAUTION: Because impact, friction, temperature, humidity, light, and oil affect the coloring and storage characteristics of thermal paper, handle this type of paper carefully. Never load a roll of paper that has any folds, wrinkles, tears, or holes at edges or in the printing area. For best results, cut the leading edge of the paper, instead of tearing it, before feeding it into the printer.

Installing a Paper Roll

1. Turn on the terminal. The green LED indicator will blink on and off, indicating that the printer needs paper.
2. Press the button on the side of the terminal to unlatch the paper roll cover, then rotate the cover up and back (as shown below).



3. Remove partial rolls of paper in the printer tray by lifting up.
4. Loosen the glued leading edge of the paper or remove the protective strip from the new roll of paper and cut a straight edge across its leading end.
5. Hold the roll so the paper feeds from the bottom of the roll.
6. Drop the paper roll into the printer tray, leaving about two inches of the paper sticking up past the serrated metal tear strip (as shown below).



7. Close the paper roll cover by gently pressing directly on the cover until it clicks shut. Allow a small amount of paper to extend outside the cover.

CAUTION: To prevent damage to the print roller on the paper roll cover, always close the cover by gently pressing down on the paper roll cover.

Maintaining the OMNI 3200SE POS Device

The POS device has no user-maintainable parts.

Cleaning the Terminal

To properly maintain a OMNI 3200SE terminal, clean it regularly to remove dust, accumulations of dirt or grease, and fingerprints.

To clean the terminal, use a clean cloth slightly dampened with water and a drop or two of mild soap. For stubborn stains, use alcohol or an alcohol-based cleaner.

CAUTION: Never use thinner, trichloroethylene, or ketone-based solvents - they may deteriorate plastic or rubber parts.

Do not spray cleaners or other solutions directly onto the keypad or LCD screen.

Cleaning the Printer

Every few months, check and thoroughly clean the printer:

1. Be sure the POS device is connected to a power source.
2. Open the roll paper cover. (See *Installing a Paper Roll*)
3. Lift out the paper roll from the paper roll cradle, if necessary.
4. Tip the terminal and tap it to remove any dirt, dust, or bits of paper present in the printer compartment.
5. Re-install the paper roll or install a new roll. (See *Installing a Paper Roll*)

Troubleshooting

This section provides troubleshooting guidelines to help with installation and configuration of the VeriFone POS device. If during normal, day-to-day operation of the VeriFone POS device, minor malfunctions occur, please read through these troubleshooting examples. This section also contains typical examples of malfunctions that can occur while operating the VeriFone POS device and lists steps to take to resolve them.

Terminal Display Does Not Show Correct or Readable Information

- Check all cable connections and verify that each cable line is properly connected.
- Check the electrical outlet. The power pack connectors may be loose or the outlet may not be supplying power. The power cord must be locked in position for the POS device to work.
- If the problem persists, contact the Retailer Customer Service Call Center.

Terminal Does Not Dial Out

If the terminal does not dial out:

- Check the telephone line connections.
- Check that the telephone line is working by plugging it into a working telephone and listening for a dial tone.
- If there is a dial tone and the problem persists call the Retailer Customer Service Call Center.
- If there is still no dial tone, replace the telephone cable that connects the POS device with a cable that is working correctly.
- If there is still no dial tone, call the telephone company for repair.

Printer Does Not Print

If the printer does not work properly:

- Check all POS device power connections. The green power-on indicator light must be **on**.
- Check that the paper roll cover is properly latched.
- If the green power-on indicator is blinking on and off, the printer is out of paper.
- Open the paper roll cover and install a new roll of printer paper.

Printer Paper Jam

If paper jams inside the printer:

- Press the button on the side of the POS device to unlatch the paper roll cover, then open the cover.
- Remove the damaged paper from the paper roll and clear the feed mechanism.
- Install a roll of printer paper as described in *Installing a Paper Roll.*
- If the problem persists, it may be due to poor paper quality. Install a new roll of higher-quality paper.

PIN pad Does Not Work

- Check all PIN pad cable connections.
- Try a different magnetic stripe card to ensure the problem is not a defective card.
- If the problem persists, contact the Retailer Customer Service Call Center.

POS Device Transactions Do Not Work

There are several reasons why the POS device may not process transactions. Use the following steps to troubleshoot failures.

The cause of the problem may be the card reader:

- Perform transactions with several cards to ensure the problem is not a defective card.
- Make sure you are swiping cards properly. With the OMNI 3200SE card reader, the black magnetic stripe on the card should face down and in, toward the keypad.
- Process a transaction manually using the keypad instead of using the card reader.
  - If the manual transaction works, contact the Retailer Customer Service Call Center to have the POS device replaced.
  - If the manually-keyed transaction does not work, check the telephone line using another telephone base unit or another POS device.
  - Disconnect the telephone line from the back of the POS device and connect it to a working telephone to check for a dial tone. If there is no dial tone, replace the telephone cable. (See *POS Device Does Not Dial Out*)

Terminal Key Pad Does Not Work

- Check the display panel. If it displays the wrong character, or nothing at all when pressing a key, follow the steps outlined in POS Device Display Does Not Show Correct or Readable Information.
- If pressing a function key does not perform the expected action, refer to POS Device Administrative Functions to be sure the data is entered correctly.
- If the problem persists, contact the Retailer Customer Service Call Center.

Note: If the POS device routinely cannot scan cards, then the device may need repair or replacement.

Error Messages

If the POS device has a problem with a transaction, it will show an error message on the screen. The following chart explains the most common messages.

Code	Error Msg	Reason	Resolution
A1	Incorrect Voucher ID	When performing a Manual Voucher Clear transaction, an incorrect seven-digit Voucher ID number was entered.	Re-enter the Manual Voucher Clear transaction, verify that all entries are correct. If the problem persists, call the Retail Helpline.
A2	Incorrect Apprvl Code	When performing a Manual Voucher Clear transaction, an incorrect seven-digit Voucher ID number was entered.	Re-enter the Manual Voucher Clear transaction, verify that all entries are correct. If the problem persists, call the Retail Helpline.
A3	Amount Exceeds Auth	When performing a Manual Voucher Clear transaction, the dollar amount that was entered is greater than the original Manual Voucher authorization amount.	Re-enter the Manual Voucher Clear transaction, verify that all entries are correct. If the problem persists, call the Retail Helpline.
A4	Call Retailer Help Desk	When performing a Manual Voucher Clear transaction, the EBT system was unable to complete the transaction with the information provided.	Call the Retail Helpline with the error code.
A5	Call Retailer Help Desk	When performing a Manual Voucher Clear transaction, the EBT system was unable to complete the transaction with the information provided.	Call the Retail Helpline with the error code.
A6	Vchr Already Cleared	When performing a Manual Voucher Clear transaction, the EBT system determined that the Manual Voucher number entered has already been cleared and processed.	This Manual Voucher has already been cleared and processed.

(Cont.)

Error Messages (Cont'd)

Code	Error Msg	Reason	Resolution
C1	Lost Comm With Host	A communication error has occurred during the transfer of information between the store's equipment and the EBT system resulting in a canceled transaction.	Re-enter the transaction. If the problem persists, call the Retailer Helpline.
F2	Operator Aborted	The operator/clerk canceled the transaction before it was transmitted.	Re-enter the transaction if desired.
F7	Out of Memory	The device memory has been depleted due to the accumulation of stored Retailer Copies of transactions.	Perform a "Print and Reset Copies"procedure to clear the device memory.
S5	PIN Not Selected	A PIN has not been assigned to this customer's card.	Give the customer the receipt with the error code and instruct the customer to call the Cardholder customer service telephone number located on the back of his/her EBT card.
O2	Invalid FNS Status	The EBT system is unable to process transactions using the current FNS number.	Retailer calls the local FNS office to verify that the FNS number is active. If the FNS number is verified as being active, call the Retailer Helpline with the error code.
O3	Call Retailer Help Desk	The merchant ID number is invalid and does not match the FNS number.	Call the Retailer Helpline.
13	Invalid Amount	An incorrect dollar amount was entered. The transaction did not complete processing and has been canceled.	Re-enter the transaction.

Error Messages (Cont'd)

Code	Error Msg	Reason	Resolution
14	Invalid Card Number	An invalid card number was entered. The transaction did not complete processing and has been canceled.	Re-enter the transaction. If the problem persists, give the EBT cardholder the receipt with the error code and instruct the cardholder to call the Cardholder customer service telephone number located on the back of his/her card.
19	Re-Enter Transaction	The transaction did not complete processing and has been canceled.	Re-enter the transaction.
30	Format Error-Retry	The transaction did not complete processing and has been canceled.	Re-enter the transaction.
31	Invalid Card Type	The card used for this transaction is not a valid EBT card or is not interoperable with the EBT system.	Inform the EBT cardholder that his/her card will not process a transaction through the EBT system.
41	Call Client Help Desk	This transaction did not complete processing and has been canceled.	Give the EBT cardholder the receipt with the error code and instruct the cardholder to call the Cardholder customer service telephone number located on the back of his/her card.
42	Call Client Help Desk	This transaction did not complete processing and has been canceled.	Give the EBT cardholder the receipt with the error code and instruct the cardholder to call the Cardholder customer service telephone number located on the back of his/her card.
43	Call Client Help Desk	This transaction did not complete processing and has been canceled.	Give the EBT cardholder the receipt with the error code and instruct the cardholder to call the Cardholder customer service telephone number located on the back of his/her card. (Cont.)

Error Messages (Cont'd)

Code	Error Msg	Reason	Resolution
51	Insufficient Funds	The amount of this transaction exceeds the balance in the EBT cardholder's account, resulting in a canceled transaction.	Re-enter the transaction for an amount that is equal to or less than the balance that is shown on the customer receipt.
52	Call Client Help Desk	This transaction did not complete processing and has been canceled.	Give the EBT cardholder the receipt with the error code and instruct the cardholder to call the Cardholder customer service telephone number located on the back of his/her card.
55	Invalid PIN-Retry	The EBT cardholder entered an invalid PIN.	Instruct the EBT cardholder to re-enter his/her PIN number. Inform the cardholder that he/she is allowed only three attempts at entering his/her PIN. After the fourth attempt, the account will be inaccessible until the next day.
56	Card Not Found	An incorrect card number was entered. This transaction did not complete processing and was canceled.	Give the EBT cardholder the receipt with the error code and instruct the cardholder to call the Cardholder customer service telephone number located on the back of his/her card.
61	Return Exceeds Limit	The dollar amount entered on this SNAP Return transaction exceeds a return limit established for the EBT cardholder's benefit authorization.	Give the EBT cardholder the receipt with the error code and instruct the cardholder to call the Cardholder customer service telephone number located on the back of his/her card.

Error Messages (Cont'd)

Code	Error Msg	Reason	Resolution
75	PIN Tries Exceeded	The EBT cardholder has entered his/her PIN incorrectly more than three times resulting in a canceled transaction. The account is now inaccessible until the next day.	Give the EBT cardholder the receipt with the error code and instruct the cardholder to call the Cardholder customer service telephone number located on the back of his/her card.
80	Voucher Expired	An attempt was made to do a Manual Voucher Clear transaction on an expired manual voucher.	All manual vouchers must be cleared through the POS equipment within 15 days of telephone authorization.
90	Authorizer Unavailable	While processing an "Out-of-State EBT card," the authorizing state's EBT system was found to be unavailable resulting in a canceled transaction.	Instruct the EBT cardholder to try using his/her card again at a later time.
92	Tran Dest Not Found	While processing an "Out-of-State EBT card," the authorizing state's EBT system was found to not be interoperable with the EBT system resulting in a canceled transaction.	Instruct the EBT cardholder to call the Cardholder customer service telephone number located on the back of his/her card.
96	System Error-Retry	This transaction did not complete processing and has been canceled due to an EBT host system error.	Re-enter the transaction. If the problem persists, call the Retailer Helpline with the error code.
(XX)	Call Retailer Help Desk	Note: If the retailer encounters an error code not found on this list, call the Retailer Helpline for an explanation. (XX will be the two-digit error code.)	Call the Retailer Helpline.

XII. POS Device Administrative Functions

Add Clerk

Purpose

Allows the retailer to add a new clerk, with the clerk's own password, to the online EBT host system's list of POS device users.

NOTE: When adding Clerk IDs and Passwords the retailer must choose whether the Clerk ID being added will be a Supervisor or Regular. Supervisor IDs are allowed to perform all "Retailer Administrative Options." Regular IDs are restricted in the "Retailer Administrative Options" they may perform.

Transaction Steps

1. Select **Retailer Options**, then page down to **Clerk Maintenance** from main screen.
2. POS device displays the currently logged on **Clerk ID**, if any.
3. Select **Add Clerk**.
4. Device prompts for **Supervisor ID** and **password** before continuing (4-8 characters).
5. Device prompts for **clerk type**, **Regular** or **Supervisor**.
6. Device prompts for new **Clerk ID**.
7. Enter new **Clerk ID**.
8. Device prompts for new **Clerk's password** (4-8 characters).
9. Enter **new Clerk password**.
10. Device prompts for **Password to be re-entered** for verification.
11. **Re-enter password** if password does not match, then device returns to step 8 and prompts for password again.
12. Device sends **Add Clerk** request to the EBT host system.
13. Device prints receipt indicating result of **Add Clerk** request.

Delete Clerk

Purpose

Allows the retailer to delete a clerk and password from the online EBT host system's list of terminal users.

Transaction Steps

1. Select **Retailer Options**, then page down to Clerk **Maintenance** from main screen.
2. Device displays the currently logged on **Clerk ID**, if any.
3. Select **Delete Clerk**.

4. Device prompts for **Supervisor ID** and **Password** before continuing.
5. Device prompts for **Clerk ID** to delete.
6. Device asks are you sure yes/no.
7. Device sends **Delete Clerk** request to the EBT host system.
8. A screen appears saying **Delete Clerk Approved**.
9. Device prints receipt indicating result of **Delete Clerk** request.

Change Clerk Password

Purpose

Allows the clerk to change his/her logon password at the EBT host system. A supervisor can override the password change prompts during steps 4-7 if the clerk has forgotten his/her password.

Transaction Steps

1. Select **Retailer Options**, then page down to Clerk **Maintenance** from main screen.
2. Device will display the currently logged on **Clerk ID**, if any.
3. Clerk selects **Change Password**.
4. Device prompts for **Clerk ID for password change**. You also have the option to leave the field blank for the current clerk.
5. Enter **Clerk ID**. The system prompts for a **Supervisor ID** and password if a supervisor is not logged in.
6. Device prompts for **original password** (must be 4-8 characters).
7. Enter **old password**. You may also leave this field blank if it is not known.
8. Device prompts for Supervisor ID and password before continuing.
9. Device prompts for **new password** (4-8 characters).
10. Enter **new password**.
11. Device prompts for **new password to be re-entered** for verification. If new password does not match, then Device returns to step 8 and prompts for new password again.
12. Device sends **Change Clerk Password** request to host system.
13. Device prints receipt indicating result of **Change Clerk Password** request.
14. If the change fails, the POS device will print a receipt with the result “Denied - E1” reason “invalid User ID/Pwd.”

Settle/Clear Voucher Transaction

Purpose

Allows the retailer to settle/clear manual voucher transactions once the POS device/system is working again. Manual voucher settlement moves the funds from the EBT cardholder account to the retailer account. Manual vouchers can only be used for SNAP benefit transactions.

Transaction Steps

1. Select **Retailer Options**, then **Voucher Clear** from main screen.
2. Select **Food Stamp**.
3. Device prompts for **customer's card number**.
4. Enter **customer card number**.
5. Device prompts for **Voucher Number**.
6. Enter **Voucher Number**.
7. Device prompts for **Voucher Authorization Number**.
8. Enter **Voucher Authorization Number**.
9. Device prompts for whether this is a **Purchase** or **Return** voucher.
10. Select **Purchase** or **Return**.
11. If **Return**, device prompts for a **Supervisor ID** and **password**.
12. Device prompts for **Purchase Amount**.
13. Enter **Purchase Amount**.
14. Device sends **Voucher Transaction Settlement** transaction to EBT host system.
15. Device prints receipt containing result of voucher settlement transaction.

Clerk Totals Report

Purpose

Allows the retailer to print daily debits/credits for all SNAP and cash transactions totaled for a particular clerk. This report requires a Supervisor ID and password.

Transaction Steps

1. Select **Retailer Options**, then **Reports** from main screen.
2. Device verifies all **Retailer Receipt Copies** have been printed first and resets automatically before continuing. If not, the POS device displays an error and returns to the **Retailer Options** menu.
3. Select **Clerk Totals**.
4. Device prompts for **Supervisor ID** and **Password**.
5. Enter **Supervisor ID** and **Password**.
6. Device prompts for **Clerk ID**.

7. Enter **Clerk ID**.
8. Device prompts for **Settlement Date**.
9. Enter **Settlement Date**.
10. Device sends **Clerk Totals Report** request to the EBT host system.
11. Device prints receipt containing report data or error result from the EBT host system.

POS Device Totals Report

Purpose

Allows the retailer to print daily debits/credits for all SNAP and cash transactions accumulated at a particular POS device. This report requires a Supervisor ID and password.

Transaction Steps

1. Select **Retailer Options**, then **Reports** from main screen.
2. Select **Terminal Totals**.
3. Device prompts for **Supervisor ID** and **Password**.
4. Enter **Supervisor ID** and **Password**.
5. Device verifies all **Retailer Receipt Copies** have been printed first and reset before continuing. If not, the POS device displays an error and returns to the **Retailer Options** menu.
6. Device prompts for **Terminal ID**.
7. Enter **Terminal ID**.
8. Device prompts for **Settlement Date**.
9. Enter **Settlement Date**.
10. POS device sends **Terminal Totals Report** request to the EBT host system.
11. Device prints receipt containing report data or error result from the EBT host system.

Retailer Totals Report

Purpose

Allows the retailer to print daily debit/credits for SNAP and cash transactions. This report requires Supervisor ID and password.

Transaction Steps

1. Select **Retailer Options**, then **Reports** from main screen.
2. POS device verifies all **Retailer Receipt Copies** have been printed first and reset before continuing. If not, the POS device displays an error and returns to the **Retailer Options** menu.
3. Select **Retailer Totals**.

4. Device prompts for **Supervisor ID** and **Password**.
5. Enter **Supervisor ID** and **Password**.
6. Device prompts for **Settlement Date**.
7. Enter **Settlement Date**.
8. Device sends **Retailer Totals Report** request to the EBT host system.
9. Device prints receipt containing report data or error result from the EBT host system.

Shift Totals Report

Purpose

Allows the retailer to print accumulated shift totals since shift totals were last reset. Shift totals allow the retailer a way to keep running totals from a particular point in time. This is especially useful for tracking summary totals for multiple clerks using the same POS device throughout the day. Shift totals are stored locally on each POS device. This report requires a Supervisor ID and password.

Transaction Steps

1. Select **Retailer Options**, then **Shift Totals** from main screen.
2. Select **Print**.
3. Device prints receipt containing current shift totals and last date/time totals were reset.

Reset Shift Totals

Purpose

Allows the retailer to reset accumulated shift totals. Shift totals allow the retailer a way to keep running totals from a particular point in time. This is especially useful for tracking summary totals for multiple clerks using the same POS device throughout the day. Shift totals are stored locally on each POS device. You must be logged in as a Supervisor for this function.

Transaction Steps

1. Select **Retailer Options**, then **Shift Totals** from main screen.
2. Select **Reset**.
3. If current clerk is not a **Supervisor**, then the terminal displays an error message and returns to the **Shift Total** menu.
4. Terminal prints receipt containing current shift totals and last date/time totals were reset, then resets shift totals

Reprint Last Receipt

Purpose

Allows the clerk to reprint the most recent receipt the POS device printed (or attempted to print).

Transaction Steps

1. Select **Retailer Options**, then **Reprint Last Receipt** from main screen.
2. Device reprints last receipt printed.

Set/Reset Training Mode

Purpose

Allows the retailer to enable/disable a local simulation mode at the terminal. Used for training or testing purposes to demonstrate POS functionality without sending transactions to the "live" EBT host system.

NOTE: Be sure the training mode is disabled before completing actual transactions. Any transactions performed with the training mode turned on are not processed, completed, or submitted. No data is saved from the training mode and the retailer will not be paid for transactions performed in training mode.

Transaction Steps

1. Select **Retailer Options**, then page down to **Terminal Config** from main screen.
2. Page down to next menu and Select **Training Mode**.
3. Device displays **current status of Training Mode** (**on** or **off**) and prompts for **confirmation to change the mode**. Select **Yes**.
4. The device prompts for **Installer/Setup password** before changing the **Training Mode**.
5. Device changes the state of the **Training Mode** and prints a receipt showing the mode change.
6. If disabling **Training Mode**, then the device returns to the exact configuration state it was in before entering **Training Mode**.
7. If enabling **Training Mode**, then the current device configuration is saved for later restoration. The POS device continues operation in **Training Mode** using the current configuration, simulating communication to the EBT host system and generating simulated responses.

Print and Reset Retailer Receipt Copies

Purpose

Allows the retailer to configure how and when the POS device prints the retailer copy of receipts. Normally, every time the retailer processes a transaction, the cardholder copy must be printed first, torn off, and followed by the retailer copy being printed next. Because of this, the retailer ends up with many small receipts that can easily be lost. By configuring the device, the device will save retailer receipt copies to be printed on one continuous piece of receipt tape at a later time.

Transaction Steps

1. Clerk selects **Retailer Options**, then page down to **Ret Receipt Copies** from main screen.
2. Clerk selects **Set Print Mode**.
3. Device displays current print mode, either **Print Immediately** or **Save & Print Later**. Clerk selects **Print Mode**.
4. If clerk selects **Print Immediately** when the POS device was in **Save and Print Later** mode and one or more retailer copy receipts have already been stored in the POS device, an error message is displayed. The clerk must first print and reset the retailer receipt copies before switching the mode, followed by returning to the **Ret Receipt Copies** menu.
5. Device displays verification that the mode was switched.

NOTE: If the terminal is set in Save & Print Later mode, the retailer must set the terminal to print the stored receipts at some point in the future. If the stored receipts are not routinely printed, the terminal will continue to store receipts until the memory is full. When the terminal's memory is depleted, the terminal will not be able to operate until the receipts are printed.

Print and Reset Receipt Copies

Purpose

Allows the retailer to print out saved retailer copies of receipts and free up memory in the device by deleting the saved copies.

Transaction Steps

1. Clerk selects **Retailer Options**, then page down to **Ret Receipt Copies** from main screen.
2. Clerk selects **Print and Reset**.
3. Device displays statistics about how many copies are currently stored, if any.
4. Device prompts for **Confirmation** before printing receipts.

5. Device prints retailer receipt copies.
   a. If no problem is detected during printing, the device prompts the clerk to **reset**. This deletes the retailer copies from memory.
   b. If a problem is detected during printing (out of paper), the device prompts to reprint all copies again or restart printing from the receipt where it detected it had a problem. If all are printed successfully, the device prompts the clerk to **reset**. This deletes the retailer copies from memory.

Print Terminal Configuration

Purpose

Allows the retailer to print all device configuration information for verification and troubleshooting purposes.

Transaction Steps

1. Select **Retailer Options**, then page down to **Terminal Config** from main screen.
2. Select **Print Config**.
3. Device prints current terminal configuration information containing:
   a. Training mode setting, indicated by a TRAINING MODE banner at the top and bottom of the receipt if enabled.
   b. Information input during installation.
   c. Information received back from the EBT host during Install (including retailer address).
   d. Program version, auto-download time, last download date/time and whether or not a download is required.
   e. Retailer Receipt Copies Mode setting.
   f. Privilege control settings received back after activation.

Communication Test

Purpose

Allows the retailer to verify communications with the online EBT host system.

Transaction Steps

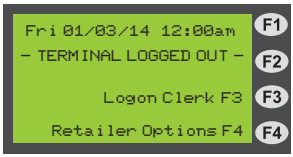
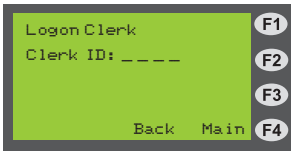
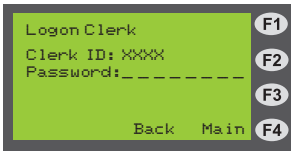
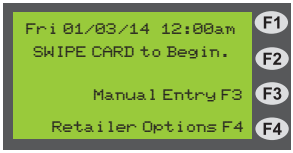
1. Clerk selects **Retailer Options**, then page down to **Terminal Config** from main screen.
2. Clerk selects **Communication Test**.
3. Device sends test transaction to host system.
4. Device prints receipt showing results of **Communication Test**.

XIII. EBT-Only POS Device Transactions

Logon POS Device/Clerk

Purpose

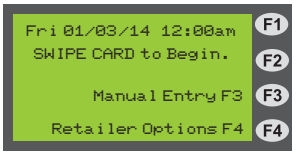
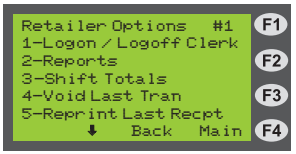
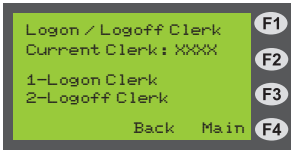
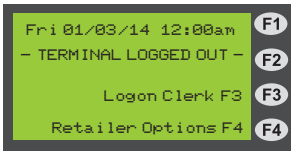
The POS device must be logged on to perform EBT transactions.

Terminal Screen	Action
	To begin transactions, clerk or supervisor must log on to terminal. Press [F3]
	Enter Clerk Number on terminal keypad, then press the [FUNC/ENTER]. (Must be 4 numbers)
	Enter Clerk Password on terminal keypad, then press the [FUNC/ENTER]. (Must be 4 to 8 numbers)
	Press any key [ ] to begin transactions. **NOTE:** Prints a reciept with a logon message, Clerk XXXX is logged on
	Terminal is activated and ready for operation.

Logoff Clerk/POS Device

Purpose

Logs the current clerk off and prints clerk's totals since logon.

Terminal Screen	Action
	Press **Retailer Options [F4]**.
	Press [1] for **Logon/Logoff Clerk**.
	Press [2] for **Logoff Clerk**.
	Terminal prints clerk totals. Press any key [ ] **NOTE:** Prints a receipt with a logoff message and clerk logoff totals (see receipt on next page).
	Terminal will not perform any transactions in this mode.

Logoff Clerk/POS Device - Receipt

ABC Market
1234 Main Street
Anywhere, USA
Ph: (555) 555-1234
Proc #: 1234567

Term#: T0000001 01/01/13
Clerk: 1234 11:45:29am

Clerk 1234 Logged Off

Logon Time : 01/01/13 09:26:29am
Logoff Time : 01/01/13 11:45:29am

Logoff Totals:

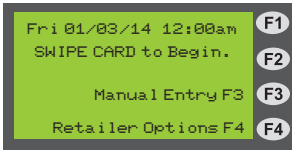
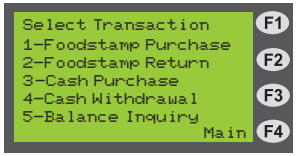
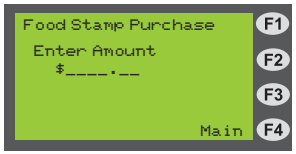
	Count	Amount
FOOD STAMP:		
Purchases	15	525.00
Returns	1	15.00
Vouch Clear		
Purchases	1	15.00
Returns	1	15.00
Void Last		
Purchases	1	15.00
Returns	1	15.00
SUBTOTAL	20	510.00
Balance Inquiry	1	--
TOTALS	46	1385.35

Results: Approved
Trace#: 000092-00000738057636
V1.00 021 094 000 000 000 000 000

SNAP Benefit Purchase - Card Swipe

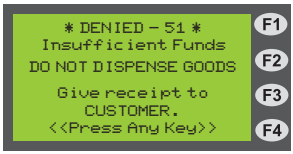
Purpose

Allows an EBT cardholder to purchase qualified goods using his/her SNAP benefit account.

Terminal Screen	Action
	To begin, terminal must be displaying the Main Menu Screen. Swipe EBT card.
	Press [1] to select **Food Stamp Purchase**.
	Enter purchase amount on terminal keypad, then press the [FUNC/ENTER].
	Cardholder enters PIN on the PIN pad and presses ENTER on the PIN pad. Screen will flash: **Dialing...Connected** **Sending** **Receiving**
	Check whether transaction is approved or denied. **<u>Approved Transaction</u>** **Dispense goods** **Give the receipt to cardholder**

(Cont.)

SNAP Benefit Purchase - Card Swipe (cont'd)

Terminal Screen	Action
	Check whether transaction approved or denied. **Denied Transaction** **Do not dispense goods** **Give the receipt to cardholder** **NOTE:** The "DENIED" code on this transaction is 51. This shows that the cardholder did not have sufficient funds in his/her SNAP benefit account to cover the purchase amount.

SNAP Benefit Purchase Receipts

There are a number of different reasons a transaction can be denied. Each denied reason has its own code number which is defined in the **Error Messages** section of this manual.

SNAP Purchase Approved Receipt

ABC Market
1234 Main Street
Anywhere, USA
(555) 555-1234
Proc#: 26012345

Term#: T0000001 01/01/13
Clerk: 1234 10:00:01am

Food Stamp Purchase

Card Num: XXXXXXXXXXXXXX0001
Settlement Date: 01/13

Balance Summary:

FS Begin Bal: 250.00
FS Purchase: -25.00

FS End Bal: 225.00

Result: Approved
Auth: 020030
Trace#: 000092-00000738057636

DISPENSE GOODS

V1.00 021 094 000 000 000 000 000

SNAP Purchase Denied Receipt

ABC Market
1234 Main Street
Anywhere, USA
(555) 555-1234
Proc#: 26012345

Term#: T0000001 01/01/13
Clerk: 1234 10:00:01am

Food Stamp Purchase

Card Num: XXXXXXXXXXXXXX0001
Settlement Date: 01/13

Balance Summary:

FS Begin Bal: 250.00
FS Purchase: -252.00 DENIED

FS End Bal: 250.00

Result: DENIED - 51
Auth: Insufficient Funds
Trace#: 000092-00000738057636

DO NOT DISPENSE GOODS

V1.00 021 094 000 000 000 000 000

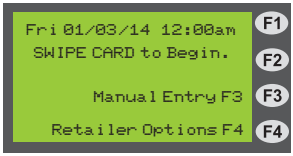
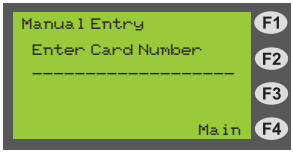
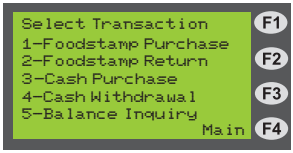
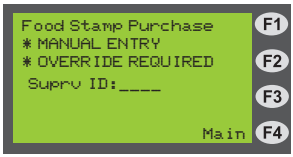
SNAP Benefit Purchase - Manual Entry

Purpose

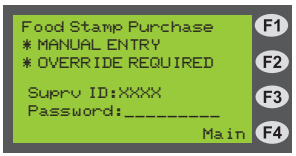
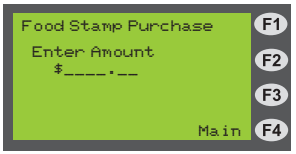
Manual entry of the EBT card number is allowed through the device if:

- The magnetic stripe on the cardholder's card is damaged.
- The device is not "reading" cards correctly and needs technical assistance.

NOTE: The EBT cardholder's card must be present for manual entry.

Terminal Screen	Action
	To begin, terminal must be displaying the Main Menu Screen. Press [F3].
	Enter the card number on the terminal keypad, then press the [FUNC/ENTER].
	Press [1] to select **Food Stamp Purchase**.
	Food Stamp Purchase requires override by supervisor, must enter Supervisor ID, then press the [FUNC/ENTER].

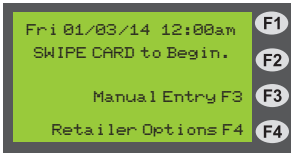
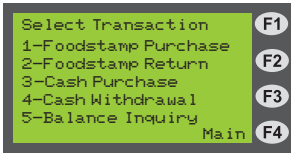
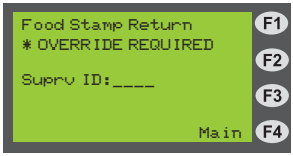
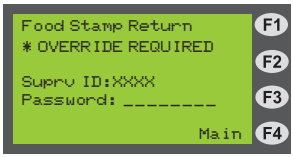
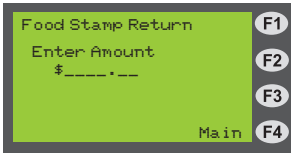
SNAP Benefit Purchase - Manual Entry (cont'd)

Terminal Screen	Action
	Must enter password for Supervisor ID, then press the [FUNC/ENTER].
	Enter purchase amount on terminal keypad, then press the [FUNC/ENTER].
	Cardholder enters PIN on the PIN pad and presses ENTER on the PIN pad. Screen will then flash: **Dialing...Connected** **Sending** **Receiving**
	Check whether transaction is approved or denied. **<u>Approved Transaction</u>** **Dispense goods** **Give the receipt to cardholder** **NOTE:** If this transaction is denied, the terminal screen and receipt will be the same as displayed under the previous transaction "SNAP Benefit Purchase - Card Swipe".

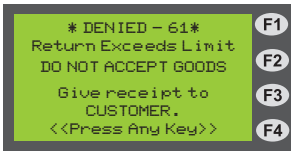
SNAP Benefit Return - Card Swipe

Purpose

Allows an EBT cardholder to return food and receive credit to his/her SNAP benefit account.

Terminal Screen	Action
	To begin, terminal must be displaying the Main Menu Screen. Swipe EBT card.
	Press [2] to select **Food Stamp Return**.
	SNAP Benefit Return requires override by Supervisor, must enter Supervisor ID, then press the [FUNC/ENTER].
	Must enter password for Supervisor ID, then press the [FUNC/ENTER].
	Enter return amount on terminal keypad, then press the [FUNC/ENTER].

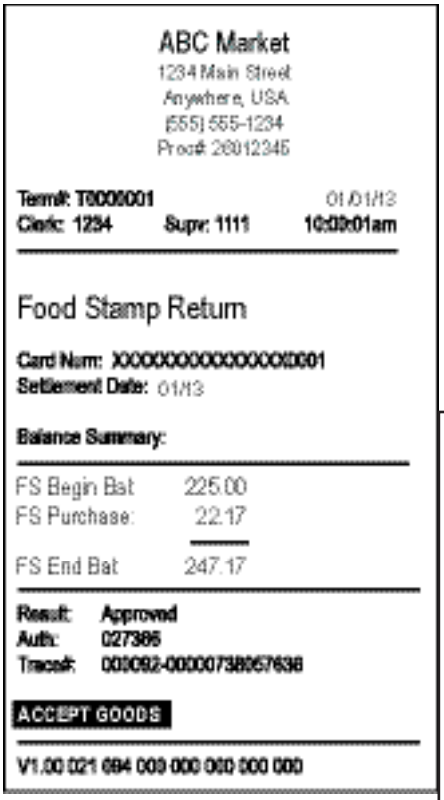
SNAP Benefit Purchase - Card Swipe (cont'd)

Terminal Screen	Action
	Cardholder enters PIN on the PIN pad and presses ENTER on the PIN pad. Screen will then flash: **Dialing...Connected** **Sending** **Receiving**
	Check whether transaction is approved or denied. **<u>Approved Transaction</u>** **Give the receipt to customer** **Accept returned items**
	Check whether transaction is approved or denied. **<u>Denied Transaction</u>** **Give receipt to cardholder.** Return amount exceeds limit. Call Retailer Help Desk for return limit issues. **NOTE:** The "DENIED" code on this transaction is 61. The dollar amount entered on this return transaction exceeds a return limit established for the cardholder's benefit authorization.

There are a number of different reasons a transaction can be denied. Each denied reason has its own code number, which is defined in the *Error Messages* section of this manual.

SNAP Benefits Return Receipts

SNAP Return Approved Receipt



ABC Market
1234 Main Street
Anywhere, USA
(555) 555-1234
Proc#: 26012345

Term#: T0000001 01/01/13
Clerk: 1234 Supv: 1111 10:00:01am

Food Stamp Return

Card Num: XXXXXXXXXXXXXX0001
Settlement Date: 01/13

Balance Summary:

FS Begin Bal 225.00
FS Purchase: 22.17
FS End Bal 247.17

Result: Approved
Auth: 027385
Trace#: 000092-000007388657636

ACCEPT GOODS

V1.00 021 094 000 000 000 000 000

SNAP Return Denied Receipt

ABC Market
1234 Main Street
Anywhere, USA
(555) 555-1234
Proc#: 26012345

Term#: T0000001 01/01/13
Clerk: 1234 Supv: 1111 10:00:01am

Food Stamp Return

Card Num: XXXXXXXXXXXXXX0001
Amount: $252.00

Result: DENIED - 61
Reason: Return Exceeds Limit
Trace#: 000097-000000069149636

DO NOT ACCEPT GOODS

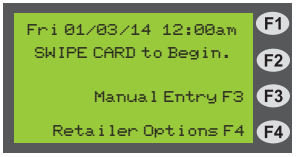
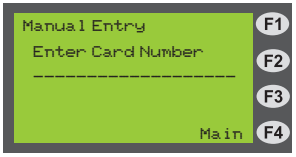
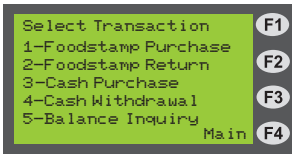
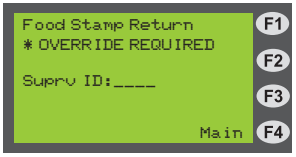
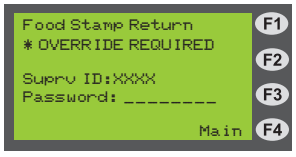
V1.00 021 094 000 000 000 000 000

SNAP Benefit Return - Manual Entry

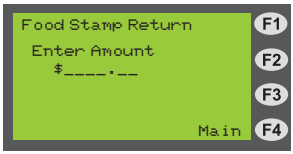
Purpose

Allows an EBT cardholder to return food and receive credit to his/her SNAP benefit account.

NOTE: The EBT cardholder's card must be present for manual entry.

Terminal Screen	Action
	To begin, terminal must be displaying the Main Menu Screen. Swipe EBT card.
	Enter the card number on the terminal keypad, then press the [FUNC/ENTER].
	Press [2] to select **Food Stamp Return**.
	Food Stamp Return requires override by supervisor, must enter Supervisor ID, then press the [FUNC/ENTER].
	Must enter password for Supervisor ID, then press the [FUNC/ENTER].

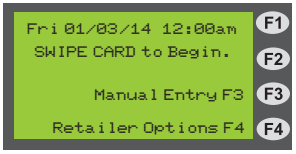
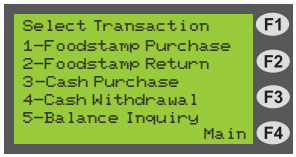
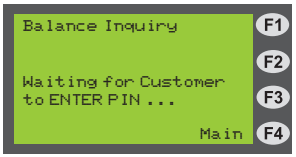
SNAP Benefit Return - Manual Entry (cont'd)

Terminal Screen	Action
	Enter return amount on terminal keypad, then press the [FUNC/ENTER].
	Cardholder enters PIN on the PIN pad and presses ENTER on the PIN pad. Screen will then flash: **Dialing...Connected** **Sending** **Receiving**
	Check whether transaction is approved or denied. **<u>Approved Transaction</u>** **Give the receipt to cardholder** **Accept return items** **NOTE:** If this transaction is denied, the terminal screen and receipt will be the same as displayed under the previous transaction "SNAP Benefit Return - Card Swipe".

Balance Inquiry - Card Swipe

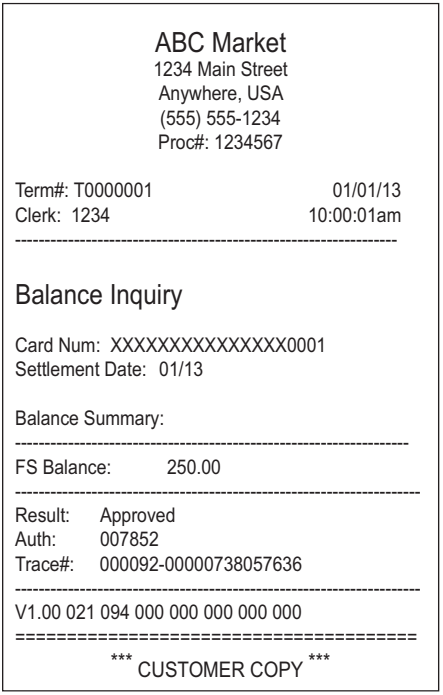
Purpose

Allows an EBT cardholder to get a printed receipt showing the balance in his/her SNAP and/or cash benefit account(s).

Terminal Screen	Action
	To begin, terminal must be displaying the Main Menu Screen. Swipe EBT card.
	Press [5] to select **Balance Inquiry**.
	Cardholder enters PIN on the PIN pad and presses ENTER on the PIN pad. Screen will then flash: **Dialing...Connected** **Sending** **Receiving**
	Give the receipt to the cardholder.

Balance Inquiry Receipt

Balance Inquiry Receipt



ABC Market
1234 Main Street
Anywhere, USA
(555) 555-1234
Proc#: 1234567

Term#: T0000001 01/01/13
Clerk: 1234 10:00:01am

Balance Inquiry

Card Num: XXXXXXXXXXXXXXX0001
Settlement Date: 01/13

Balance Summary:

FS Balance: 250.00

Result: Approved
Auth: 007852
Trace#: 000092-00000738057636

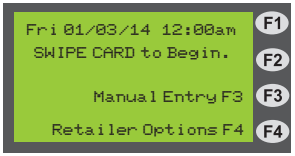
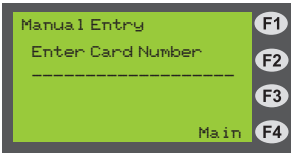
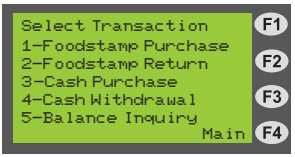
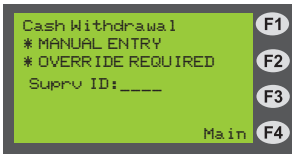
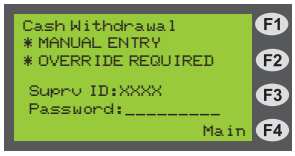
V1.00 021 094 000 000 000 000 000
==========
*** CUSTOMER COPY ***

Balance Inquiry - Manual Entry

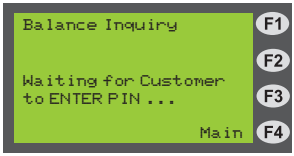
Purpose

Allows an EBT cardholder to get a printed receipt showing the balance in his/her SNAP and/or cash benefit account(s).

NOTE: The EBT cardholder's card must be present for manual entry.

Terminal Screen	Action
	To begin, terminal must be displaying the Main Menu Screen. Press [F3}.
	Enter the card number on the keypad, then press the [FUNC/ENTER]. (Must be 16 digits)
	Press [3] to select **Balance Inquiry**.
	Manual entry requires override by supervisor, must enter Supervisor ID, then press the [FUNC/ENTER].
	Must enter password for Supervisor ID, then press the [FUNC/ENTER].

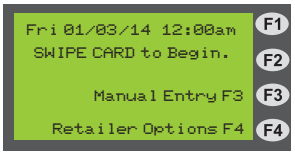
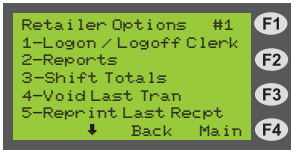
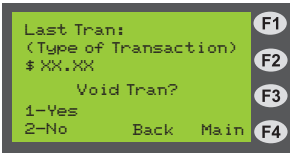
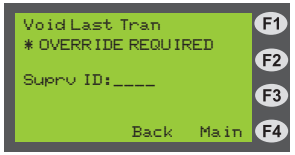
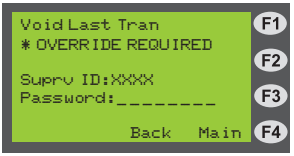
Balance Inquiry - Manual Entry (cont'd)

Terminal Screen	Action
	Cardholder enters PIN on the PIN pad and presses ENTER on the PIN pad. Screen will then flash: **Dialing...Connected** **Sending** **Receiving**
	Check whether transaction is approved or denied. **NOTE:** The receipt will be the same as displayed under the previous transaction "Balance Inquiry - Card Swipe".

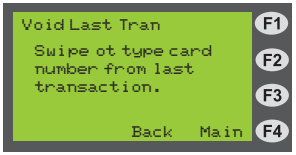
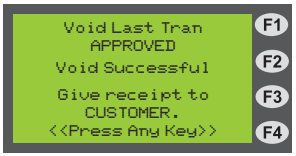
Void Last Transaction

Purpose

Allows the retailer to void the last successful transaction performed on the POS device.

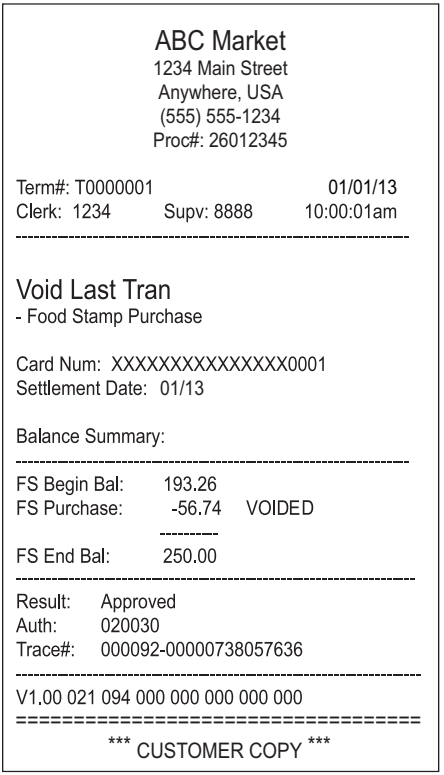
Terminal Screen	Action
	To begin, terminal must be displaying the Main Menu Screen. Press [F4}.
	Press [4] to select **Void Last Transaction**.
	Press [1] for **Yes**, [2] for **No**, then press the green ENTER key If [1] - Yes is pressed, proceed to the next screen. If [2] - No is pressed, the screen will go back to the previous screen.
	Voiding last transaction requires override by supervisor, must enter Supervisor ID, then press the [FUNC/ENTER].
	Must enter password for Supervisor ID, then press the [FUNC/ENTER].

Void Last Transaction (cont'd)

Terminal Screen	Action
	Swipe card, if available. OR Enter card number on terminal keypad, then press [FUNC/ENTER]. Screen will then flash: **Dialing...Connected** **Sending** **Receiving**
	Give the receipt to customer.

Void Last Transaction Receipt

Void Last Transaction Receipt



ABC Market
1234 Main Street
Anywhere, USA
(555) 555-1234
Proc#: 26012345

Term#: T0000001 01/01/13
Clerk: 1234 Supv: 8888 10:00:01am

Void Last Tran
- Food Stamp Purchase

Card Num: XXXXXXXXXXXXXXX0001
Settlement Date: 01/13

Balance Summary:

FS Begin Bal: 193.26
FS Purchase: -56.74 VOIDED
FS End Bal: 250.00

Result: Approved
Auth: 020030
Trace#: 000092-00000738057636

V1.00 021 094 000 000 000 000 000

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*** CUSTOMER COPY ***

XIV. Frequently Asked Questions

WHEN DO I REQUEST A CLAIM/ADJUSTMENT?

Each business day, retailers must balance or reconcile the transaction receipts with the Host Totals Report. If retailers discover that the net values or amounts of these items do not match, there may be an out-of-balance situation. If a system error caused the out-of-balance, an adjustment request (also known as a claim or correction request) may be filed. A system error is defined as a problem with the POS device or software, telecommunication lines, or the network.

HOW DO I FILE A CLAIM/ADJUSTMENT REQUEST?

Call the Retailer Customer Service Call Center within six business days of the transaction date to file an adjustment request. The Call Center will collect the necessary information regarding the transaction, including a faxed copy of the receipt, and will submit an adjustment request on the retailer's behalf. If the error is not reported within five calendar days of the transaction, the request may be denied in accordance with federal regulations.

HOW LONG WILL IT TAKE TO PROCESS MY CLAIM/ADJUSTMENT?

Federal and state regulations require that an EBT cardholder must receive written notice before an adjustment can be made to his/her account. After an adjustment request is filed, it will take 15 calendar days before the EBT cardholder's account can be debited. After the 15 calendar day waiting period (25 calendar days waiting period for cash benefits), there are several possible outcomes:

- An EBT cardholder may dispute the adjustment and request a Fair Hearing, which is an administrative function of the county. If a Fair Hearing is requested, the adjustment will be suspended until the Fair Hearing is held. Retailers must be available for the Fair Hearing process.
- An EBT cardholder may present additional information that does not agree with the adjustment request. If this occurs, the retailer may be asked to provide additional information or the adjustment request may be denied.
- If the waiting period has passed and the EBT cardholder has not disputed the adjustment request, an attempt will be made to debit the EBT cardholder's account.
- If sufficient funds are available, the EBT cardholder's account will be debited and the retailer will receive settlement for the adjustment within 45 calendar days.

- If the EBT cardholder's account does not have sufficient funds to cover the amount of the adjustment, attempts will be made to debit the account for the remainder of the month and for one future month. At the end of the second month, if there are still insufficient funds, the adjustment request will be denied in accordance with federal and state adjustment regulations. After the 15 calendar day waiting period, retailers may call the Retailer Customer Service call Center for a status on the adjustment. Adjustment payments will be sent to the retailers' bank using direct deposit. Retailers should check the bank statement to ensure the correct adjustment amount has been received.

WHAT HAPPENS WHEN AN EBT CARDHOLDER FILES AN ADJUSTMENT?

Retailers will be notified if an EBT cardholder has filed an adjustment that may result in a debit to their account. To deny an EBT cardholder's claim, retailers must verify whether goods or cash were given to the EBT cardholder by faxing a copy of the receipt or other supporting documentation (e.g., manual voucher or Host Totals Report). Documentation is required within ten business days.

If proper documentation is provided within ten business days, the adjustment request is normally denied and an adjustment is not made. If the retailer agrees that the EBT cardholder did not receive goods or cash for the transaction, if the retailer does not reply within three business days, or if the retailer cannot provide supporting documentation, the EBT cardholder will be credited and the retailer's bank account will be debited for the amount of the EBT cardholder's adjustment request.

XV. Glossary of EBT Program and Related Terms

This glossary provides definitions for commonly used acronyms, terms and words in EBT and in this manual.

ACH - Automated Clearing House - ACH is the mechanism used to electronically transfer funds to the retailer's bank account.

ARU - Automated Response Unit – A computer that accepts data from touch-tone telephones and responds with synthesized voice commands and information. EBT retailers obtain authorization for manual transactions and gain initial access to the Retailer Customer Service Call Center by using the ARU system.

Authorization - The approval of transactions by the EBT contractor either online from its host computer or by telephone authorization for manual voucher.

Authorization Number - The number returned from the host computer to approve an EBT transaction. A manual authorization number can be given to retailers by the ARU, or by a CSR. Also referred to as "authorization code."

Balance Inquiry - A non-financial transaction that allows an EBT cardholder to obtain the current balance in his/her SNAP and cash benefit accounts. An EBT cardholder can also obtain his/her current account balances by calling the toll-free telephone number on the back of the EBT card.

Business Day - All weekdays excluding those on which the Federal Reserve Bank is closed.

Card Reader - Part of the POS device used to read the EBT card.

Communications - The transmission of information between a POS device and the host computer. Currently, dial-up or dedicated telephone lines are used for this transmission of information.

CSR - Customer Service Representative.

Customer Service Call Center - A 24 hours/seven days per week toll-free telephone number that EBT cardholders can call to ask questions or to report lost or stolen cards. The EBT cardholder is provided this number with his/her training materials and it is on the back of his/her EBT card.

Debit Card - Used in many of the same transactions for purchase of goods or services as a credit card except no credit is given.

Debit Transaction - A transaction initiated by an EBT cardholder at a POS device with the use of a PIN to effect a payment that results in a debit against the balance of the cardholder's account. EBT purchases and withdrawals are debit transactions.

Display - The visible presentation of information on the POS device. The small screen on the POS device that guides the retailer through transactions with

prompts and messages.

EBT - Electronic Benefit Transfer - An electronic payment system that replaced the paper-based government entitlement programs of food stamp coupons and checks with debit card access through a POS device.

EBT Card - A plastic debit card used to access SNAP and cash benefits at POS devices located at FNS-authorized retail outlets and ATMs.

EBT Cardholder - An individual entitled to SNAP and/or cash benefits in a state's EBT Program. It also refers to any duly authorized representative or agent for the entitled EBT cardholder.

EBT-Only Equipment - POS equipment for use with EBT SNAP and cash benefit transactions. The equipment is prohibited from use for commercial credit and debit card sales.

FNS - Food and Nutrition Service.

Interoperability - Ability to perform or process EBT transactions using EBT cards issued by other states.

Magnetic Stripe - The stripe on the back of the EBT card.

PIN -The Personal Identification Number used by the EBT cardholder to access his/her SNAP/cash benefits at the time of sale.

PIN pad - The POS device used by the EBT cardholder to enter his/her PIN to access SNAP/cash benefits.

POS - Point-of-Sale.

Retailer - A food retailer that has applied, been accepted and authorized by the FNS for redemption of SNAP benefits in exchange for eligible food products.

SNAP - Supplemental Nutrition Assistance Program (formerly known as the Food Stamp Program)

Xerox - Xerox State & Local Solutions, Inc. was selected by your State/ Commonwealth's EBT agency as the EBT service provider.

Where to Call for Help:

Refer to the Quick Reference Guide
provided with your POS device

For qualified merchants issued State/Commonwealth-owned POS equipment:

General Assistance

Manual Voucher Authorization

Manual Voucher Ordering

EBT-only POS Device Support

EBT-only POS Processing and Settlement

EBT-only POS Error Messages

EBT-only Supplies

EBT Retailer Web Portal

www.ebt.acs-inc.com/retail

Commercial POS Equipment

Call your TPP Call Center

Xerox State & Local Solutions, Inc.

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